

## **LISTING OF THE CLAIMS**

This listing of the claims, if entered, replaces all prior versions of the claims in the pending application.

1. (Currently Amended) A method of providing an intelligent user interface to an on-line application comprising the steps of:

furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each of said icons is a hyperlink to a dynamically generated on-line application form set, and wherein said web browser comprises Back and Forward navigation functionalities;

displaying said dynamically generated on-line application form set in response to the activation of said hyperlink, wherein said dynamically generated on-line application form set comprises a state determined by at least one user input; and

maintaining said state upon the activation of another of said icons, wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state.

2. (Currently Amended) The method of Claim 1, wherein said displaying said dynamically generated on-line application form set comprises combining information from a template file and either a database or a conditional merge file or both to form said dynamically generated on-line application form set.

3. (Previously Presented) The method of Claim 1, wherein said dynamically generated on-line application form set comprises data and queries presented as part of a process for applying for a service.

4. (Original) The method of Claim 3, wherein said service comprises property or casualty insurance, life insurance, or health insurance.

5. (Original) The method of Claim 1, wherein said icons are depicted as tabs along one or more inner edges of said web page.
6. (Original) The method of Claim 1, wherein said icons are depicted as tabs along one or more inner or outer edges of a frame displayed within said web page.
7. (Currently Amended) The method of Claim 1, wherein said web page comprises quasi-static elements distinct from said dynamically generated on-line application form set, wherein said displaying said dynamically generated on-line application form set in response to the activation of said hyperlink ~~may affect~~ the display of said quasi-static elements.
8. (Original) The method of Claim 1, wherein said plurality of icons displayed on said web page is determined in part by said user input.
9. (Currently Amended) A computer system for providing an intelligent user interface to an on-line application, comprising computer instructions for:
  - furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each of said icons is a hyperlink to a dynamically generated on-line application form set, and wherein said web browser comprises Back and Forward navigation functionalities;
  - displaying said dynamically generated on-line application form set in response to the activation of said hyperlink, wherein said dynamically generated on-line application form set comprises a state determined by at least one user input; and
  - maintaining said state upon the activation of another of said icons, wherein said maintaining allows ~~the~~ use of said Back and Forward navigation functionalities without loss of said state.
10. (Currently Amended) The computer system of Claim 9, wherein said displaying said dynamically generated on-line application form set comprises combining

information from a template file and either a database or a conditional merge file or both to form said dynamically generated on-line application form set.

11. (Previously Presented) The computer system of Claim 9, wherein said dynamically generated on-line application form set comprises data and queries presented as part of a process for applying for a service.

12. (Original) The computer system of Claim 11, wherein said service comprises property or casualty insurance, life insurance, or health insurance.

13. (Original) The computer system of Claim 9, wherein said icons are depicted as tabs along one or more inner edges of said web page.

14. (Original) The computer system of Claim 9, wherein said icons are depicted as tabs along one or more inner or outer edges of a frame displayed within said web page.

15. (Currently Amended) The computer system of Claim 9, wherein said web page comprises quasi-static elements distinct from said dynamically generated on-line application form set, wherein said displaying said dynamically generated on-line application form set in response to the activation of said hyperlink may affect the display of said quasi-static elements.

16. (Original) The computer system of Claim 9, wherein said plurality of icons displayed on said web page is determined in part by said user input.

17. (Currently Amended) A computer-readable storage medium, comprising computer instructions for:

furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each of said icons is a hyperlink to a dynamically generated on-line application form set, and wherein said web browser comprises Back and Forward navigation functionalities; displaying said dynamically generated on-line application form set in response to

the activation of said hyperlink, wherein said dynamically generated on-line application form set comprises a state determined by at least one user input; and

maintaining said state upon the activation of another said icons, wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state.

18. (Currently Amended) The computer-readable storage medium of Claim 17, wherein said displaying said dynamically generated on-line application form set comprises combining information from a template file and either a database or a conditional merge file or both to form said dynamically generated on-line application form set.

19. (Previously Presented) The computer-readable storage medium of Claim 17, wherein said dynamically generated on-line application form set comprises data and queries presented as part of a process for applying for a service.

20. (Original) The computer-readable storage medium of Claim 19, wherein said service comprises property or casualty insurance, life insurance, or health insurance.

21. (Original) The computer-readable storage medium of Claim 17, wherein said icons are depicted as tabs along one or more inner edges of said web page.

22. (Original) The computer-readable storage medium of Claim 17, wherein said icons are depicted as tabs along one or more inner or outer edges of a frame displayed within said web page.

23. (Currently Amended) The computer-readable storage medium of Claim 17, wherein said web page comprises quasi-static elements distinct from said dynamically generated on-line application form set, wherein said displaying said dynamically generated on-line application form set in response to the activation of said hyperlink may affect the display of said quasi-static elements.

24. (Original) The computer-readable storage medium of Claim 17, wherein said plurality of icons displayed on said web page is determined in part by said user input.

25-32 (Canceled)